

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph Capurso  
Cristina E. Capurso  
Debtors

Case No. 17-00371-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 52

Date Rcvd: May 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2017.

db/jdb  
4879185 +Joseph Capurso, Cristina E. Capurso, 247 Winona Road, Mount Pocono, PA 18344-1007  
4879186 ACCOUNT RESOLUTION SVCS, PO BOX 459079, SUNRISE, FL 33345-9079  
4879188 +ACTION COLL AGENCY BOSTON, 16 COMMERCE BLVD, SUITE 4, MIDDLEBORO, MA 02346-1085  
4883687 +AMERICAN CREDIT & COLL, 921 OAK STREET, SCRANTON, PA 18508-1235  
+AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
4879193 +CARRIAGE HOUSE, CONCORD SERVICING CORP, PO BOX 29352, PHOENIX, AZ 85038-9352  
4879201 +COMMERCIAL ACCEPTANCE CORP, PO BOX 3268, SHIREMANSTOWN, PA 17011-3268  
4879202 COMPUTER CREDIT INC, PO BOX 5238, WINSTON SALEM, NC 27113-5238  
4879205 DAVID APOTHAKE ESQ, 520 FELLOWSHIP RD SUITE C306, PO BOX 5496,  
MOUNT LAUREL, NJ 08054-5496  
4879207 EMERG CARE SERV OF PA, C/O AKRON BILLING CENTER, 3585 RIDGE PARK DR, AKRON, OH 44333-8203  
4879208 FAMILY CARE CENTERS INC, PO BOX 827658, PHILADELPHIA, PA 19182-7658  
4879209 +FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297  
4879210 ++FIRST FINANCIAL RESOURCES INC, 1 CLARKS HILL, SUITE 302, FRAMINGHAM MA 01702-8172  
(address filed with court: FIRST FINANCIAL RESOURCES, 209 W CENTRAL STREET, SUITE 107,  
NATICK, MA 01760-3716)  
4879211 +FIRST NATIONAL COLLECT, 610 WALTHAM WAY, SPARKS, NV 89434-6695  
4879215 HEALTHCARE REVENUE RECOVERY, PO BOX 459080, FORT LAUDERDALE, FL 33345-9080  
4879219 +LVNV FUNDING, 625 PILOT ROAD, SUITE 3, LAS VEGAS, NV 89119-4485  
4879221 +MONROE RADIOLOGY IMAGING PC, PO BOX 12 B, EAST STROUDSBURG, PA 18301-0012  
4879222 +NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036  
4879223 +PHELAN HALLINAN DIAMOND JONES, 1617 JFK BLVD SUITE 1400, ONE PENN CENTER PLAZA,  
PHILADELPHIA, PA 19103-1823  
4879224 +PINNACLE RECEIVABLE SOLUTIONS, PO BOX 51058, MYRTLE BEACH, SC 29579-0018  
4879225 POCONO MEDICAL CENTER, PO BOX 822009, PHILADELPHIA, PA 19182-2009  
4879226 +SECURITY CREDIT SERVICES, 2623 W OXFORD LOOP, OXFORD, MS 38655-5442  
4879227 STERLING JEWELERS, PO BOX 1799, AKRON, OH 44309-1799  
4879230 +TRANS-CONTINENTAL CREDIT & COLL, PO BOX 5055, WHITE PLAINS, NY 10602-5055  
4879232 +TRIDENT ASSET MGT, PO BOX 888424, ATLANTA, GA 30356-0424  
4879233 VAN RU CREDIT CORP, 1350 TOUGHY AVE STE 300E, DES PLAINES, IL 60018-3342

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4879187 +EDI: GMACFS.COM May 30 2017 15:53:00 ALLY FINANCIAL, PO BOX 380901,  
BLOOMINGTON, MN 55438-0901  
4879189 +EDI: BANKAMER.COM May 30 2017 15:53:00 BANK OF AMERICA, 1800 TAPO CANYON RD,  
SIMI VALLEY, CA 93063-6712  
4879190 +EDI: TSYS2.COM May 30 2017 15:58:00 BARCLAYS BANK DE, 700 PRIDES KING,  
NEWARK, DE 19713-6102  
4879191 +E-mail/Text: banko@berkscredit.com May 30 2017 18:54:14 BERKS CREDIT & COLLECTIONS,  
900 CORPORATE DRIVE, READING, PA 19605-3340  
4879192 EDI: CAPITALONE.COM May 30 2017 15:53:00 CAPITAL ONE BANK, PO BOX 30285,  
SALT LAKE CITY, UT 84130-0285  
4879194 +E-mail/Text: bankruptcy@capvs.com May 30 2017 18:54:27 CAVALRY PORTFOLIO SERVICE,  
500 SUMMIT LAKE DRIVE, VALHALLA, NY 10595-2322  
4879195 +EDI: CHASE.COM May 30 2017 15:58:00 CHASE BP PRIVATE LABEL, PO BOX 15298,  
WILMINGTON, DE 19850-5298  
4879196 EDI: WFNNB.COM May 30 2017 15:58:00 COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125,  
COLUMBUS, OH 43218-2125  
4879197 EDI: WFNNB.COM May 30 2017 15:58:00 COMENITY BANK BANKRUPTCY DEPT, PO BOX 183043,  
COLUMBUS, OH 43218-3043  
4879198 +EDI: WFNNB.COM May 30 2017 15:58:00 COMENITY BANK/NY & CO, BANKRUPTCY DEPT,  
PO BOX 182789, COLUMBUS, OH 43218-2789  
4879199 +EDI: WFNNB.COM May 30 2017 15:58:00 COMENITY CAPITAL BANK-GEM, PO BOX 182120,  
COLUMBUS, OH 43218-2120  
4879204 EDI: RCSFNBMARIN.COM May 30 2017 15:53:00 CREDIT ONE BANK, PO BOX 98873,  
LAS VEGAS, NV 89193-8873  
4879203 +EDI: RCSFNBMARIN.COM May 30 2017 15:53:00 CREDIT ONE BANK, PO BOX 98875,  
LAS VEGAS, NV 89193-8875  
4879206 E-mail/Text: bankruptcy.bnc@ditech.com May 30 2017 18:54:14 DITECH FINANCIAL LLC,  
PO BOX 6172, RAPID CITY, SD 57709-6172  
4879212 +EDI: PHINAMERI.COM May 30 2017 15:58:00 GM FINANCIAL, PO BOX 181145,  
ARLINGTON, TX 76096-1145  
4879213 +EDI: PHINAMERI.COM May 30 2017 15:58:00 GM FINANCIAL, PO BOX 183593,  
ARLINGTON, TX 76096-3593  
4879214 EDI: RMSC.COM May 30 2017 15:53:00 GREEN TREE SERVICING, 332 MINNESOTA STREET,  
SUITE 610, SAINT PAUL, MN 55101  
4879216 +EDI: HFC.COM May 30 2017 15:53:00 HSBC BANK, PO BOX 9, BUFFALO, NY 14240-0009  
4879217 EDI: JEFFERSONCAP.COM May 30 2017 15:58:00 JEFFERSON CAPITAL SYSTEMS, 16 MCLELAND ROAD,  
SAINT CLOUD, MN 56303  
4879218 +E-mail/Text: ebnsterling@weltman.com May 30 2017 18:54:15 KAY JEWELERS, 375 GHENT ROAD,  
FAIRLAWN, OH 44333-4600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4879220 +EDI: MID8.COM May 30 2017 15:58:00 MIDLAND FUNDING, 8875 AERO DRIVE, SUITE 200, SAN DIEGO, CA 92123-2255

4879222 +E-mail/Text: Bankruptcydepartment@nragroup.com May 30 2017 18:54:41 NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036

4879228 +EDI: RMSC.COM May 30 2017 15:53:00 SYNCB/BP, PO BOX 965024, ORLANDO, FL 32896-5024

4879229 +EDI: RMSC.COM May 30 2017 15:53:00 SYNCHRONY BANK/JC PENNEY, PO BOX 965007, ORLANDO, FL 32896-5007

4879231 +E-mail/Text: bankruptcydepartment@tsico.com May 30 2017 18:54:37 TRANSWORLD SYSTEMS INC, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308

4879234 +EDI: BLUESTEM May 30 2017 15:58:00 WEB BANK/FINGERHUT, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820

4879235 +EDI: BLUESTEM May 30 2017 15:58:00 WEB BANK/GETTINGTON, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

4879200 ##+COMMERCIAL ACCEPTANCE CO, 2 W MAIN STREET, SHIREMANSTOWN, PA 17011-6326

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-14 bkgroup@kmlawgroup.com

Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, rmcDonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

Vincent Rubino on behalf of Debtor Joseph Capurso epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com

Vincent Rubino on behalf of Joint Debtor Cristina E. Capurso epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Joseph Capurso**  
First Name Middle Name Last Name

Debtor 2 **Cristina E. Capurso**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9698**

EIN ---

Social Security number or ITIN **xxx-xx-8770**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-00371-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph Capurso

Cristina E. Capurso  
aka Cristina Edelmira Capurso, aka Cristina  
Capurso**By the  
court:**May 30, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**